

# EXHIBIT I

**TALCOTT FRANKLIN P.C.**  
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November 18, 2011

Tammy Hamzehpour, Esq.  
General Counsel  
Residential Capital, LLC  
8400 Normandale Lakes Boulevard, Ste. 250  
Minneapolis, MN 55437  
Via Email to: [Tammy.Hamzehpour@Ally.Com](mailto:Tammy.Hamzehpour@Ally.Com)

**Re: RALI 2005-QA13 & RALI 2006-QO3 (the "Trusts")**

Dear Ms. Hamzehpour:

This firm represents a number of clients who hold ownership interests in the Trusts, which are backed by loans sold or serviced by Residential Funding Company, LLC and/or its affiliates ("RFC") and for which Deutsche Bank acts as Trustee. Together, these clients hold Certificates evidencing 25% or more of the Voting Rights in the Trusts, which you may confirm by contacting the Trustee's outside counsel copied on this letter, who has been receiving our communications on behalf of the Trustee. Capitalized terms not otherwise defined shall have the meanings ascribed them in the Trusts' pooling and servicing agreements.

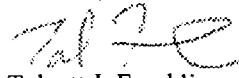
Our clients have serious concerns regarding the manner in which these Trusts have been serviced, including the negative impact certain RFC servicing practices may have had on the borrowers whose loans back our investments. Our clients also are concerned that RFC failed to use its best reasonable efforts to enforce the obligations of each Subservicer and Seller of loans.

As our clients and RFC have a mutual interest in finding a solution to these concerns, I would like to engage in a dialogue to be part of that solution. As a precursor to this dialogue, I ask that you enter a tolling agreement with the Trustee to allow the parties to work together in good faith. I have attached a copy of the tolling agreement, which has been reviewed by outside counsel for the Trustee.

We would certainly prefer tolling any claims and negotiating a solution to filing immediate litigation to preserve our rights. If you would like to open a dialogue, please contact me within three business days of your receipt of this letter.

I look forward to hearing from you.

Sincerely,



Talcott J. Franklin

**TALCOTT FRANKLIN P.C.**

November 17, 2011

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CC: Hu A. Benton, Chief Counsel  
Via Email to: [Hu.Benton@Ally.Com](mailto:Hu.Benton@Ally.Com)

John Rosenthal, Morgan Lewis & Bachius  
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